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<input type="checkbox"/>	L2	(accounting near system or invoicing near system or bill near paying near system)	4632
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L26: Entry 14 of 18

File: USPT

May 30, 2000

US-PAT-NO: 6070150

DOCUMENT-IDENTIFIER: US 6070150 A

**** See image for Certificate of Correction ****

TITLE: Electronic bill presentment and payment system

DATE-ISSUED: May 30, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Remington; Darren B.	Issaquah	WA		
Dent; Warren T.	Redmond	WA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Microsoft Corporation	Redmond	WA			02

APPL-NO: 08/ 734518 [\[PALM\]](#)

DATE FILED: October 18, 1996

INT-CL: [07] G06 F 17/60, G06 F 151/00

US-CL-ISSUED: 705/34; 705/40, 380/24

US-CL-CURRENT: 705/34; 705/40

FIELD-OF-SEARCH: 705/39, 705/40, 705/34, 380/24, 380/25, 380/23

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	3842248	October 1974	Yarnell et al.	235/156
<input type="checkbox"/>	3852571	December 1974	Hall et al.	235/61.7B
<input type="checkbox"/>	4485300	November 1984	Pierce	235/380
<input type="checkbox"/>	4701601	October 1987	Francini et al.	235/449
<input type="checkbox"/>	4734564	March 1988	Boston et al.	235/380
<input type="checkbox"/>	4799156	January 1989	Shavit et al.	364/401
<input type="checkbox"/>	4823264	April 1989	Deming	364/408

<input type="checkbox"/>	<u>4839504</u>	June 1989	Nakano	235/379
<input type="checkbox"/>	<u>4893248</u>	January 1990	Pitts et al.	364/464.01
<input type="checkbox"/>	<u>4905826</u>	March 1990	Martin	206/286
<input type="checkbox"/>	<u>4948174</u>	August 1990	Thomson et al.	283/58
<input type="checkbox"/>	<u>4949272</u>	August 1990	Vanourek et al.	364/464.02
<input type="checkbox"/>	<u>4979207</u>	December 1990	Baum et al.	379/112
<input type="checkbox"/>	<u>4992940</u>	February 1991	Dworkin	364/401
<input type="checkbox"/>	<u>5027388</u>	June 1991	Bradshaw et al.	379/112
<input type="checkbox"/>	<u>5121945</u>	June 1992	Thomson et al.	283/58
<input type="checkbox"/>	<u>5197094</u>	March 1993	Tillery et al.	379/91
<input type="checkbox"/>	<u>5206488</u>	April 1993	Teicher	235/380
<input type="checkbox"/>	<u>5220501</u>	June 1993	Lawlor et al.	364/408
<input type="checkbox"/>	<u>5223699</u>	June 1993	Flynn et al.	235/380
<input type="checkbox"/>	<u>5229584</u>	July 1993	Erickson	235/375
<input type="checkbox"/>	<u>5265033</u>	November 1993	Vajk et al.	364/514
<input type="checkbox"/>	<u>5283829</u>	February 1994	Anderson	380/24
<input type="checkbox"/>	<u>5287270</u>	February 1994	Hardy et al.	364/408
<input type="checkbox"/>	<u>5325290</u>	June 1994	Cauffman et al.	364/401
<input type="checkbox"/>	<u>5326959</u>	July 1994	Perazza	235/379
<input type="checkbox"/>	<u>5383113</u>	January 1995	Right et al.	364/401
<input type="checkbox"/>	<u>5402336</u>	March 1995	Spiegelhoff et al.	364/401
<input type="checkbox"/>	<u>5420405</u>	May 1995	Chasek	235/379
<input type="checkbox"/>	<u>5424938</u>	June 1995	Wagner et al.	364/408
<input type="checkbox"/>	<u>5465206</u>	November 1995	Hilt et al.	364/406
<input type="checkbox"/>	<u>5473143</u>	December 1995	Vak et al.	235/380
<input type="checkbox"/>	<u>5477038</u>	December 1995	Levine et al.	235/380
<input type="checkbox"/>	<u>5483445</u>	January 1996	Pickering	364/406
<input type="checkbox"/>	<u>5508817</u>	April 1996	Kunigami	358/402
<input type="checkbox"/>	<u>5532920</u>	July 1996	Hatrack et al.	364/419.1
<input type="checkbox"/>	<u>5557518</u>	September 1996	Rosen	364/408
<input type="checkbox"/>	<u>5570465</u>	October 1996	Tsakanikas	395/114
<input type="checkbox"/>	<u>5590197</u>	December 1996	Chen et al.	380/24
<input type="checkbox"/>	<u>5644727</u>	July 1997	Atkins	395/240
<input type="checkbox"/>	<u>5649117</u>	July 1997	Landry	395/240
<input type="checkbox"/>	<u>5652786</u>	July 1997	Rogers	379/91.01
<input type="checkbox"/>	<u>5655089</u>	August 1997	Bucci	395/240
<input type="checkbox"/>	<u>5677955</u>	October 1997	Doggett et al.	380/24
	<u>5684965</u>	November 1997	Pickering	395/234



<input type="checkbox"/> <u>5699528</u>	December 1997	Hogan	395/240
<input type="checkbox"/> <u>5832460</u>	November 1998	Bednar et al.	705/27

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
O 745 947 A2	May 1996	EP	
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ART-UNIT: 277

PRIMARY-EXAMINER: Barron, Jr.; Gilberto

ATTY-AGENT-FIRM: Lee & Hayes, PLLC

ABSTRACT:

A bill presentment and payment remittance system is configured for use over an electronic network, such as the Internet. The bill presentment and payment remittance system allows the biller to create a bill and payment remittance information in a format specified by the biller. The biller submits the bill and associated payment remittance information by electronically transmitting it over the Internet to the consumer. The consumer authenticates that the bill did indeed come from the indicated biller. The bill is presented in a user interface which provides a line-by-line itemization of the bill, along with a predefined dispute reasons which the consumer can check to challenge particular items on the bill. The bill can then be automatically or manually adjusted to reflect any disputed amounts. Payment of the bill is preferably in the form of a "direct debit check" that is formed by the consumer software using the billing and remittance information provided in the bill to automatically name the biller as the payee. The consumer completely controls the payment authorization, specifying the amount to be paid (either partial or full), and the date for the payment to be made, and the account from which the money will be drawn. The electronic payment and any dispute criteria are associated with the payment remittance information. The payment instruction and remittance information are then transmitted in the biller prescribed format back over the Internet to the biller. In this manner, the payment remittance information is automatically returned directly to the biller in the format that the biller chooses, without intervention by the consumer. The biller executes the payment instructions sent to it electronically by the consumer by sending them onto the biller's bank.

33 Claims, 12 Drawing figures

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L26: Entry 14 of 18

File: USPT

May 30, 2000

DOCUMENT-IDENTIFIER: US 6070150 A

**** See image for Certificate of Correction ****

TITLE: Electronic bill presentment and payment system

Brief Summary Text (6):

For convenience, the term "consumer" is used throughout to represent both a typical person consuming goods and services as well as a business consuming goods and services. FIG. 1 shows a traditional paper-based bill presentment and remittance system 20. At the end of a billing cycle, a biller 22 generates a bill 24 for each consumer account having a positive or negative account balance, or transactions in the billing cycle which yielded a zero balance. As used herein, a "biller" is any party that originates bills or statements for goods or services rendered to the consumer. Examples of billers are: utilities, government, merchants, and intermediate billing services such as banks.

Brief Summary Text (11):

A drawback to the paper-based system 20 is that it is out-dated in an age where most billers use automated, computer-based accounting systems and a growing number of consumers have computers which could be used to improve the bill delivery, remittance, and settlement process. It is an archaic process to require s billers to generate paper bills and remittance stubs from a computerized system, rely on the consumers to manually fill out remittance information and properly return the stubs, and then enter the hand written information from the remittance stubs into the computer system to continue tracking the account. The cost to process paper-based remittance information is very high and must be incurred by the biller. For large volume operations, the remittance processing tasks of opening envelopes, scanning the account number on the payment stub (e.g. bar coded number), and MICR (Magnetic Ink Character Recognition) encoding the check amount is automated. Large volume billers may have their own automated remittance processing operation, whereas smaller volume billers have the option of contracting with services to perform these duties or performing them manually.

Brief Summary Text (33):

Another design consideration for a bill presentment and payment system is that many billers already have established sophisticated, expensive accounting systems. It would be beneficial to devise a bill presentment and payment system that integrates smoothly with entrenched accounting systems so that companies are not required to change their traditional ways of practice.

Detailed Description Text (47):

With reference again to FIG. 4 and to step 162 in FIG. 5, the consumer computing unit 114 transmits the remittance information 130 directly back to the biller 112 via network 116 (as represented by arrow 134 in FIG. 4). The consumer computing unit 114 uses the biller's network address in address data field 204 of the data structure 190 to electronically route the payment remittance information 130 to the biller. Routing can be achieved in a variety of ways, including email, Internet URL addresses, and so forth. Since the payment remittance information was created by the biller in a particular format, and the consumer only filled in certain data fields, the payment remittance information 130 remains in the biller prescribed format for seamless integration to the biller's existing accounting system.

Moreover, the payment remittance information is automatically returned to the biller without intervention by the consumer, except that the amount to be paid and the payment date are appended. The consumer may also attach any additional information, such as remittance advice notes, or text messages relating to disagreements with invoice information or disputes over specific charges, or change of address data, or any communication with customer service representatives at the biller.

Current US Class (1):

705